

REMARKS

Applicant thanks the Examiner and her SPE for their courtesy and assistance during the telephone call they placed on 28 November 2006. During the telephone call, the Examiner and her SPE discussed outstanding non-prior art issues and proposed corrections to remedy the potential Claim objections and rejections.

Applicant has adopted the Examiner's suggestions to the best of Applicant's ability and accordingly has amended the Claims as follows:

- Claim 19 – 'the customer's profile data' has proper antecedent basis;
- Claim 36 – 'user' is replaced by 'customer';
- Claim 19 – 'interaction termination' language is replaced with language from parallel limitation in Claim 36;
- Claim 36 – replacing 'module' with means plus function language;
- Claim 22 – replaced dependency on canceled Claim 21 to Claim 19;
- Claims 19 and 36 – added language 'presenting the selected follow-up question set to the customer' to clarify that the claimed invention has a concrete, tangible, and useful result. Support can be found at least in Fig. 4A elements 136 and 143; and
- Claim 19 – replaced language 'terminating the transaction' with indicating to the client computer that the request for the transaction is rejected to show that there was a transmission of a message or notification of termination of the transaction. Support can be found at least in Fig. 2 (the arrow from Merchant Server 120 to Client 118 and the accompanying text) and on page 18, lines 19-21).
- Claim 36 - replaced language 'terminating the transaction' with indicating that the transaction is rejected to show that there was a transmission of a message or notification of termination of the transaction. Support can be found

at least in Fig. 2 (the arrow from Merchant Server 120 to Client 118 and the accompanying text) and on page 18, lines 19-21).

CONCLUSION

Based on the foregoing, Applicant considers the present invention to be distinguished from the art of record. Accordingly, Applicant earnestly solicits the Examiner's withdrawal of the objections and rejections raised in the above referenced Office Action, such that a Notice of Allowance is forwarded to Applicant, and the present application is therefore allowed to issue as a United States patent. The Examiner is invited to call to discuss the response.

Respectfully submitted,

A handwritten signature in cursive script that reads "Julia A. Thomas".

Julia A. Thomas

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